

-Draft -

Analysis of Repetitive and Severe Repetitive Loss Properties in the Delaware River Basin

Analysis of the National Flood Insurance Program (NFIP) Claims in the Delaware River Basin

Repetitive and Severe Repetitive Loss Properties

(data as of 12/31/05)

Total Repetitive Loss Properties: 2,646; \$234 Million in Property Claims

Total Severe Repetitive Loss Properties: 309; \$66 Million in Property Claims

Counties in the Basin with the Highest Number of Designated Loss Properties:

| County | Repetitive Loss Properties | Total Payouts for Repetitive Loss Properties |
|------------------|----------------------------|--|
| Bucks, PA | 561 | \$60,258,995 |
| Montgomery, PA | 433 | \$48,334,438 |
| Delaware, PA | 177 | \$10,807,543 |
| Mercer, NJ | 174 | \$10,289,102 |
| Northampton, PA | 170 | \$17,924,678 |
| Warren, NJ | 162 | \$14,555,281 |
| New Castle, DE | 117 | \$24,620,522 |
| Chester, PA | 110 | \$ 7,637,575 |
| Hunterdon, NJ | 101 | \$ 7,000,689 |
| Philadelphia, PA | 89 | \$ 6,180,482 |

| County | Severe Repetitive Loss Properties | Total Payouts for Severe Repetitive Loss Properties |
|------------------|-----------------------------------|---|
| Bucks, PA | 80 | \$16,413,219 |
| Montgomery, PA | 78 | \$14,990,372 |
| Warren, NJ | 29 | \$ 5,343,748 |
| Northampton, PA | 23 | \$ 4,730,360 |
| Chester, PA | 16 | \$ 3,590,750 |
| New Castle, DE | 11 | \$ 7,308,311 |
| Delaware, PA | 10 | \$ 1,256,396 |
| Mercer, NJ | 9 | \$ 5,224,548 |
| Lehigh, PA | 9 | \$ 1,543,698 |
| Philadelphia, PA | 7 | \$ 959,434 |

Municipalities in the Basin with Highest Number of Designated Loss Properties:

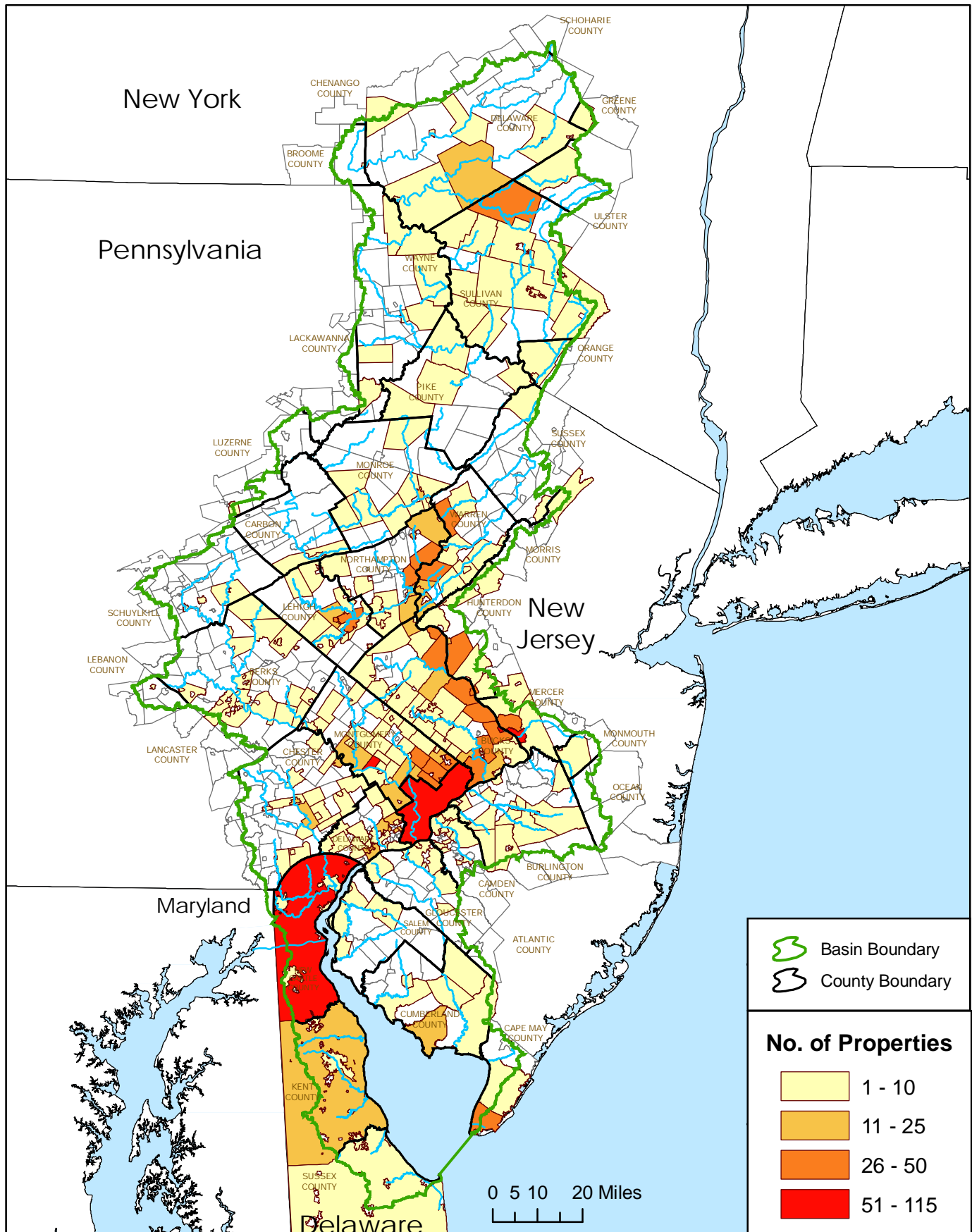
| Municipality | Repetitive Loss Properties | Total Payouts for Repetitive Loss Properties |
|---------------------|----------------------------|--|
| Trenton, NJ | 115 | \$ 8,436,431 |
| Yardley, PA | 114 | \$11,769,573 |
| New Castle, DE | 101 | \$22,717,129 |
| Philadelphia, PA | 89 | \$ 6,180,482 |
| West Norriton, PA | 73 | \$ 6,194,442 |
| Upper Makefield, PA | 48 | \$ 6,824,227 |
| Ewing, NJ | 45 | \$ 1,181,857 |
| New Hope, PA | 43 | \$ 5,665,212 |
| Harmony, NJ | 40 | \$ 4,513,751 |
| Abington, PA | 39 | \$ 1,857,650 |
| Lambertville, NJ | 39 | \$ 1,601,751 |

| Municipality | Severe Repetitive Loss Properties | Total Payouts for Severe Repetitive Loss Properties |
|---------------------|-----------------------------------|---|
| West Norriton, PA | 27 | \$ 4,273,126 |
| Yardley, PA | 20 | \$ 3,990,966 |
| Harmony, NJ | 10 | \$ 1,834,064 |
| Middletown, PA | 10 | \$ 1,300,204 |
| New Castle, DE | 9 | \$ 6,975,413 |
| Upper Makefield, PA | 9 | \$ 2,458,418 |
| Knowlton, NJ | 8 | \$ 1,093,498 |
| Forks, PA | 7 | \$ 1,837,928 |
| Whitemarsh, PA | 7 | \$ 1,629,743 |
| Allentown, PA | 7 | \$ 1,256,931 |
| Philadelphia, PA | 7 | \$ 959,434 |

Notes:

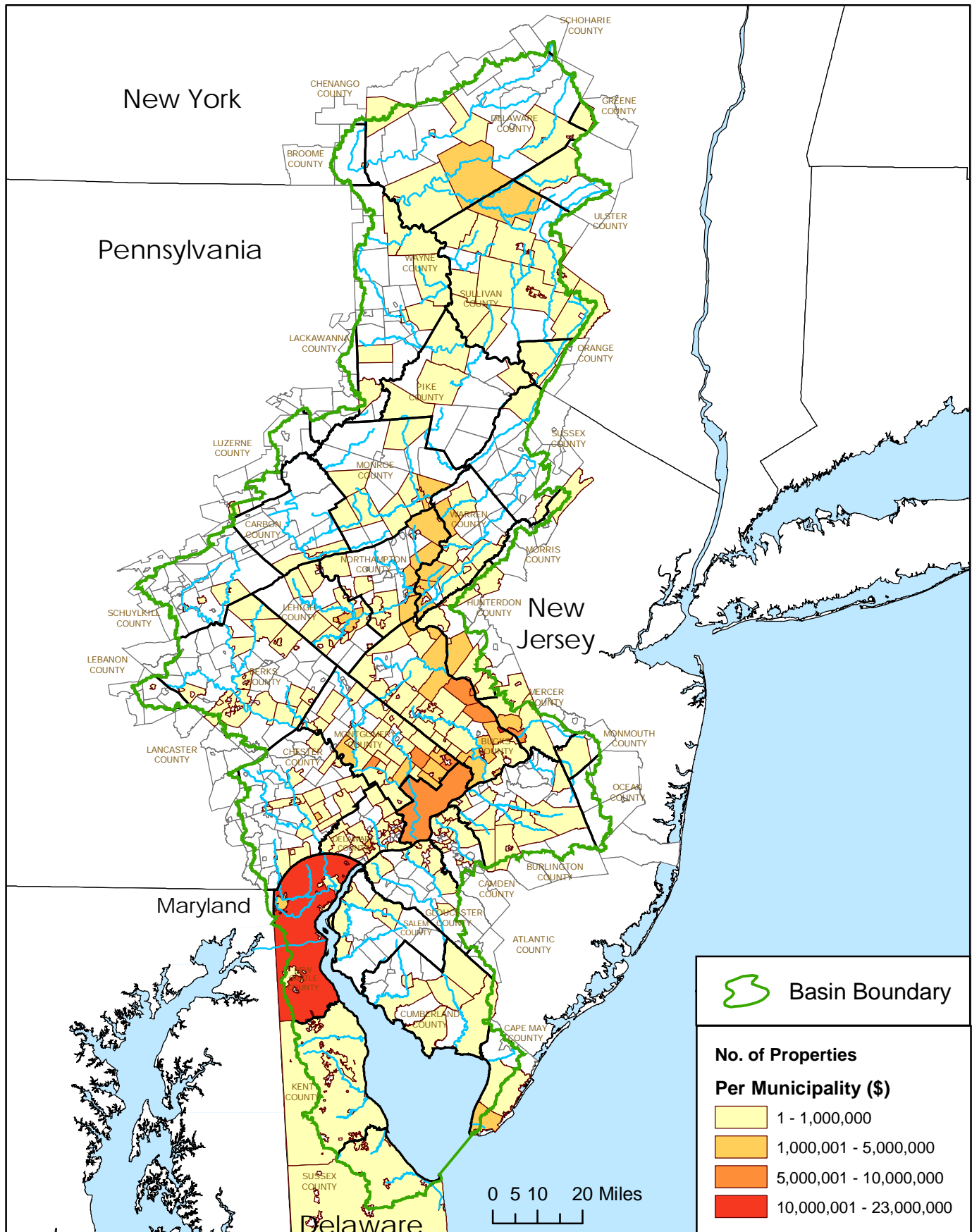
1. A property is considered a repetitive loss property by FEMA when there are 2 or more losses reported which were paid more than \$1,000 for each loss. The 2 losses must be within 10 years of each other and be at least 10 days apart.
2. A property is considered a severe repetitive loss property by FEMA either when there are at least 4 losses each exceeding \$5000 or when there are 2 or more losses where the building payments exceed the property value.
3. Claims were mapped and summaries compiled using Lat/Long coordinate points provided by FEMA. On occasion, the Lat/Long location does not match the FEMA assigned community name for specific claims.
4. Information was compiled by DRBC staff, July 2006
5. This analysis does not represent uninsured flood damage.

Repetitive Loss Properties in the Delaware River Basin



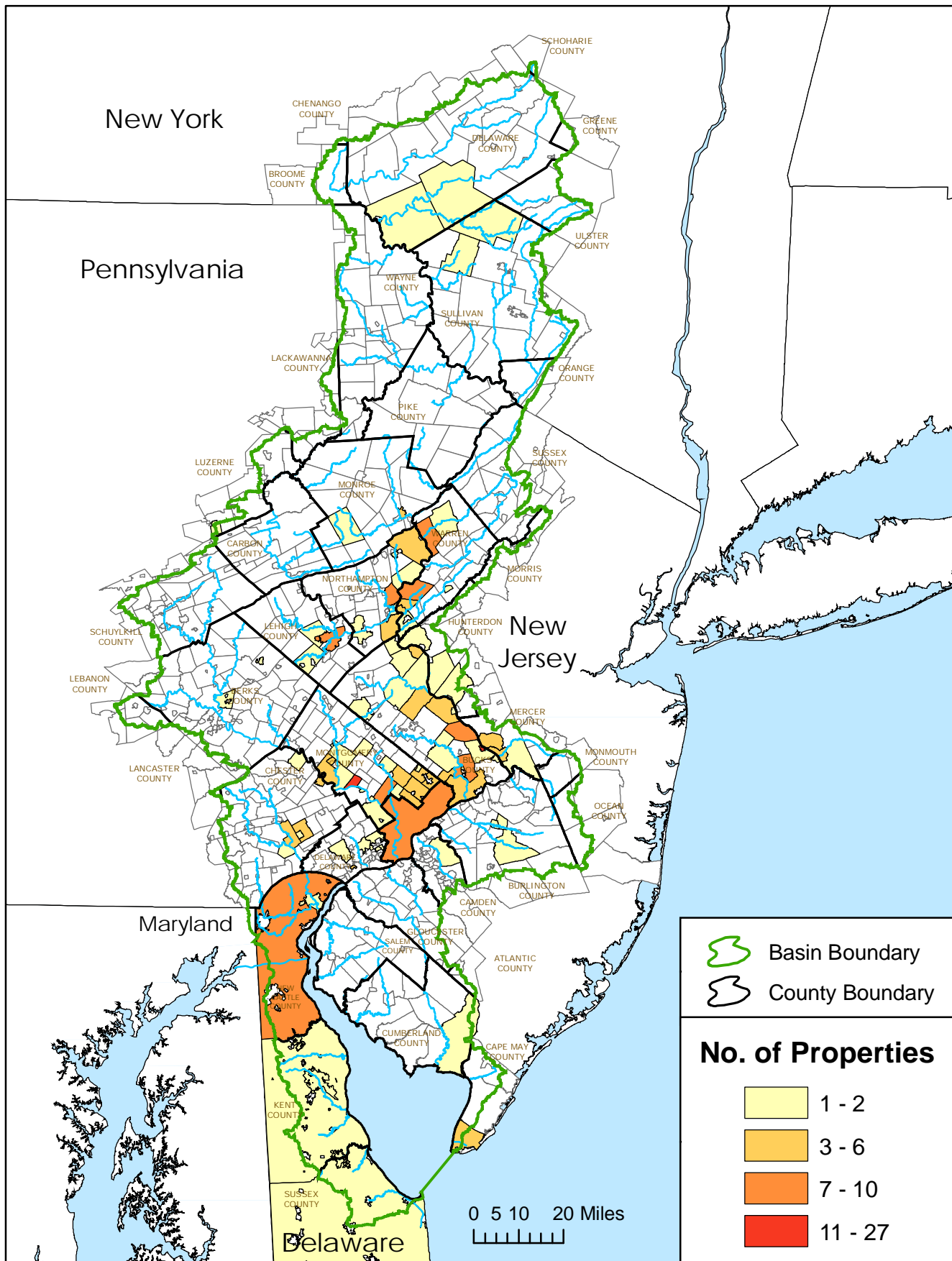
Source: Federal Emergency Management Agency (FEMA). A property is considered a repetitive loss property when there are 2 or more losses reported which were paid more than \$1,000 for each loss. The 2 losses must be within 10 years of each other and be at least 10 days apart. Losses from 01/01/1978 - 12/31/05 that are closed are considered. Prepared by DRBC Staff, June 14, 2006

Repetitive Loss Properties in the Delaware River Basin



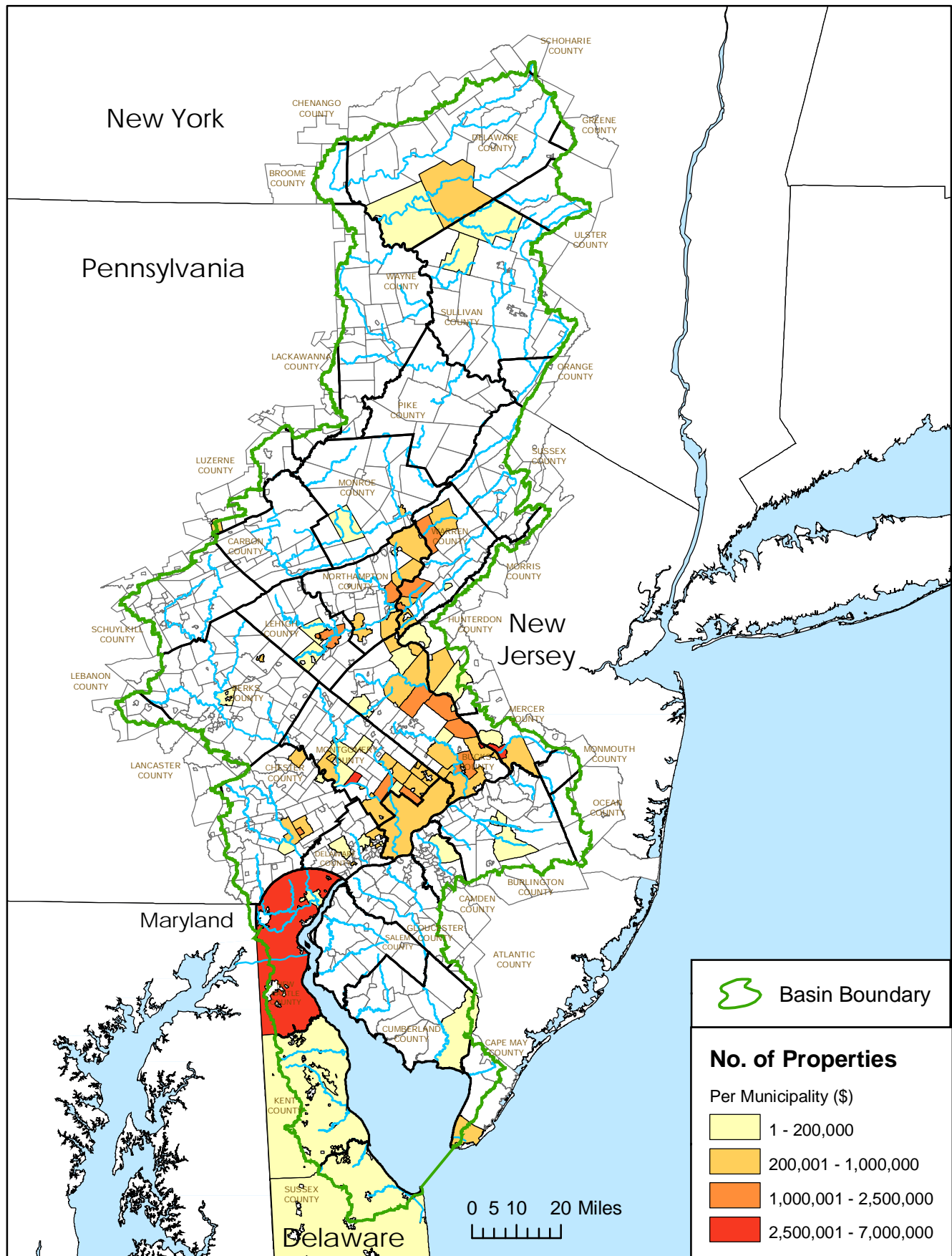
Source: Federal Emergency Management Agency (FEMA). A property is considered a repetitive loss property when there are 2 or more losses reported which were paid more than \$1,000 for each loss. The 2 losses must be within 10 years of each other and be at least 10 days apart. Losses from 01/01/1978 - 12/31/05 that are closed are considered. Prepared by DRBC Staff, June 14, 2006

Severe Repetitive Loss Properties in the Delaware River Basin



Source: Federal Emergency Management Agency (FEMA). A property is considered a severe repetitive loss property either when there are at least 4 losses each exceeding \$5000 or when there are 2 or more losses where the building payments exceed the property value. Losses from 01/01/1978 - 12/31/05 that are closed are considered.

Severe Repetitive Loss Properties in the Delaware River Basin



Source: Federal Emergency Management Agency (FEMA). A property is considered a severe repetitive loss property either when there are at least 4 losses each exceeding \$5000 or when there are 2 or more losses where the building payments exceed the property value. Losses from 01/01/1978 - 12/31/05 that are closed are considered.

Prepared by Delaware River Basin Commission Staff, June 15, 2006

Repetitive Loss Properties

Detailed Account of Claims –
Ranked by # of Properties per Municipality

(A property is considered a repetitive loss property when there are 2 or more losses reported which were paid more than \$1,000 for each loss. The 2 losses must be within 10 years of each other and be at least 10 days apart. Losses from 01/01/1978 - 12/31/05 that are closed are considered.)

National Flood Insurance Program (NFIP)
Repetitive Loss Properties in the Delaware River Basin
(ranked by # of properties)

| Municipality | County | State | Number of Repetitive Properties | Total Payouts for Repetitive Properties |
|----------------------------|---------------|--------------|--|--|
| Trenton City | Mercer | New Jersey | 115 | \$8,436,430.94 |
| Yardley Borough | Bucks | Pennsylvania | 114 | \$11,769,573.33 |
| New Castle County | New Castle | Delaware | 101 | \$22,717,129.43 |
| Philadelphia City | Philadelphia | Pennsylvania | 89 | \$6,180,482.16 |
| West Norriton Township | Montgomery | Pennsylvania | 73 | \$6,194,442.11 |
| Upper Makefield Township | Bucks | Pennsylvania | 48 | \$6,824,227.10 |
| Ewing Township | Mercer | New Jersey | 45 | \$1,181,857.17 |
| New Hope Borough | Bucks | Pennsylvania | 43 | \$5,665,211.93 |
| Harmony Township | Warren | New Jersey | 40 | \$4,513,750.72 |
| Abington Township | Montgomery | Pennsylvania | 39 | \$1,857,650.33 |
| Lambertville City | Hunterdon | New Jersey | 39 | \$1,601,750.53 |
| Lower Moreland Township | Montgomery | Pennsylvania | 36 | \$8,325,697.45 |
| Lower Mt Bethel Township | Northampton | Pennsylvania | 35 | \$2,487,844.18 |
| Bridgeton Township | Bucks | Pennsylvania | 34 | \$3,422,925.96 |
| Middletown Township | Bucks | Pennsylvania | 34 | \$2,826,461.58 |
| Solebury Township | Bucks | Pennsylvania | 33 | \$5,421,047.90 |
| Allentown City | Lehigh | Pennsylvania | 33 | \$2,384,223.98 |
| Lower Makefield Township | Bucks | Pennsylvania | 32 | \$1,766,181.65 |
| Forks Township | Northampton | Pennsylvania | 31 | \$3,618,084.50 |
| Bensalem Township | Bucks | Pennsylvania | 31 | \$1,294,512.35 |
| Upper Dublin Township | Montgomery | Pennsylvania | 29 | \$8,278,243.33 |
| Lower Township | Cape May | New Jersey | 29 | \$2,055,150.50 |
| Rockland Township | Sullivan | New York | 29 | \$1,279,368.89 |
| Kingwood Township | Hunterdon | New Jersey | 28 | \$3,291,222.84 |
| Cheltenham Township | Montgomery | Pennsylvania | 27 | \$2,961,963.04 |
| Knowlton Township | Warren | New Jersey | 27 | \$2,135,583.30 |
| Tinicum Township | Bucks | Pennsylvania | 26 | \$3,330,354.36 |
| Plumstead Township | Bucks | Pennsylvania | 25 | \$3,450,345.86 |
| Upper Providence Township | Montgomery | Pennsylvania | 25 | \$1,190,445.34 |
| Williams Township | Northampton | Pennsylvania | 24 | \$2,164,721.95 |
| Darby Borough | Delaware | Pennsylvania | 24 | \$778,173.27 |
| Easton City | Northampton | Pennsylvania | 23 | \$3,903,138.14 |
| Whitemarsh Township | Montgomery | Pennsylvania | 22 | \$3,563,429.05 |
| Lopatcong Township | Warren | New Jersey | 22 | \$2,057,197.23 |
| Upper Mt Bethel Township | Northampton | Pennsylvania | 22 | \$1,924,289.42 |
| Upland Borough | Delaware | Pennsylvania | 22 | \$1,278,733.34 |
| Belvidere Town | Warren | New Jersey | 22 | \$870,917.69 |
| Upper Darby Township | Delaware | Pennsylvania | 22 | \$475,780.01 |
| Pohatcong Township | Warren | New Jersey | 21 | \$1,765,074.02 |
| Lower Southampton Township | Bucks | Pennsylvania | 21 | \$1,722,491.39 |

| | | | | |
|----------------------------|-------------|--------------|----|----------------|
| Downingtown Borough | Chester | Pennsylvania | 21 | \$299,889.12 |
| Colchester Township | Delaware | New York | 20 | \$1,167,171.21 |
| Upper Moreland Township | Montgomery | Pennsylvania | 19 | \$2,806,230.71 |
| East Bradford Township | Chester | Pennsylvania | 19 | \$980,649.79 |
| Chester Township | Delaware | Pennsylvania | 18 | \$551,655.44 |
| Phillipsburg Town | Warren | New Jersey | 17 | \$2,467,846.27 |
| East Stroudsburg Borough | Monroe | Pennsylvania | 16 | \$1,924,168.11 |
| Springfield Township | Montgomery | Pennsylvania | 16 | \$530,433.74 |
| Frenchtown Boro | Hunterdon | New Jersey | 15 | \$860,428.75 |
| Phoenixville Borough | Chester | Pennsylvania | 15 | \$681,165.37 |
| Chester City | Delaware | Pennsylvania | 15 | \$467,944.53 |
| South Whitehall Township | Lehigh | Pennsylvania | 15 | \$375,277.10 |
| Bristol Township | Bucks | Pennsylvania | 13 | \$977,407.20 |
| Bangor Borough | Northampton | Pennsylvania | 13 | \$696,079.00 |
| Collegeville Borough | Montgomery | Pennsylvania | 13 | \$295,235.14 |
| Kent County | Kent | Delaware | 13 | \$277,760.49 |
| Collingdale Borough | Delaware | Pennsylvania | 12 | \$2,920,406.15 |
| Springfield Township | Delaware | Pennsylvania | 12 | \$669,857.58 |
| Downe Township | Cumberland | New Jersey | 12 | \$311,627.19 |
| Durham Township | Bucks | Pennsylvania | 11 | \$1,187,350.50 |
| Lower Providence Township | Montgomery | Pennsylvania | 11 | \$762,517.92 |
| Hulmeville Borough | Bucks | Pennsylvania | 11 | \$741,365.85 |
| Lower Merion Township | Montgomery | Pennsylvania | 11 | \$664,306.32 |
| Bridgeport Borough | Montgomery | Pennsylvania | 10 | \$3,188,908.20 |
| Trappe Borough | Montgomery | Pennsylvania | 10 | \$721,846.32 |
| Warrington Township | Bucks | Pennsylvania | 10 | \$576,833.28 |
| Lower Macungie Township | Lehigh | Pennsylvania | 10 | \$558,195.10 |
| Perkiomen Township | Montgomery | Pennsylvania | 10 | \$500,140.43 |
| West Deptford Township | Gloucester | New Jersey | 10 | \$282,992.00 |
| Smithfield Township | Monroe | Pennsylvania | 9 | \$4,254,209.31 |
| Skippack Township | Montgomery | Pennsylvania | 9 | \$454,429.56 |
| Cherry Hill Township | Camden | New Jersey | 9 | \$317,489.16 |
| Ambler Borough | Montgomery | Pennsylvania | 9 | \$253,114.67 |
| Cape May Point Boro | Cape May | New Jersey | 9 | \$175,972.89 |
| Norristown Borough | Montgomery | Pennsylvania | 9 | \$148,842.17 |
| Camden City | Camden | New Jersey | 9 | \$127,919.57 |
| Hatboro Borough | Montgomery | Pennsylvania | 8 | \$968,732.34 |
| Upper Southampton Township | Bucks | Pennsylvania | 8 | \$552,896.92 |
| Wilmington | New Castle | Delaware | 8 | \$477,271.18 |
| Ridley Township | Delaware | Pennsylvania | 8 | \$458,281.55 |
| Pocopson Township | Chester | Pennsylvania | 8 | \$362,764.49 |
| Hancock Township | Delaware | New York | 8 | \$212,360.58 |
| Mount Holly Township | Burlington | New Jersey | 8 | \$175,720.87 |
| Pennsauken Township | Camden | New Jersey | 8 | \$155,960.37 |
| West Chester Borough | Chester | Pennsylvania | 7 | \$2,641,067.72 |
| Conshohocken Borough | Montgomery | Pennsylvania | 7 | \$2,550,359.09 |
| Langhorne Borough | Bucks | Pennsylvania | 7 | \$682,101.00 |

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|-------------------------|-------------|--------------|---|----------------|
| West Goshen Township | Chester | Pennsylvania | 7 | \$415,812.45 |
| Merchantville Boro | Camden | New Jersey | 7 | \$263,975.25 |
| Haverford Township | Delaware | Pennsylvania | 7 | \$193,081.21 |
| Falls Township | Bucks | Pennsylvania | 7 | \$160,491.92 |
| Muhlenberg Township | Berks | Pennsylvania | 7 | \$150,161.83 |
| Whitehall Township | Lehigh | Pennsylvania | 7 | \$74,531.31 |
| Macungie Borough | Lehigh | Pennsylvania | 7 | \$49,896.92 |
| Brookhaven Borough | Delaware | Pennsylvania | 6 | \$1,221,075.69 |
| Colwyn Borough | Delaware | Pennsylvania | 6 | \$752,874.33 |
| Holland Township | Hunterdon | New Jersey | 6 | \$583,697.77 |
| Deerpark Township | Orange | New York | 6 | \$572,199.20 |
| Port Jervis City | Orange | New York | 6 | \$419,370.63 |
| Milford | Kent | Delaware | 6 | \$317,235.93 |
| Eastampton Township | Burlington | New Jersey | 6 | \$168,857.56 |
| Middle Township | Cape May | New Jersey | 6 | \$141,359.32 |
| Radnor Township | Delaware | Pennsylvania | 6 | \$85,670.95 |
| Bristol Borough | Bucks | Pennsylvania | 5 | \$3,223,358.70 |
| Bethlehem City | Lehigh | Pennsylvania | 5 | \$905,660.46 |
| Nockamixon Township | Bucks | Pennsylvania | 5 | \$661,252.65 |
| Northampton Township | Bucks | Pennsylvania | 5 | \$572,777.81 |
| Manchester Township | Wayne | Pennsylvania | 5 | \$438,144.23 |
| Sellersville Borough | Bucks | Pennsylvania | 5 | \$417,707.59 |
| Hamilton Township | Mercer | New Jersey | 5 | \$413,201.11 |
| Delaware Township | Hunterdon | New Jersey | 5 | \$358,233.41 |
| Lower Gwynedd Township | Montgomery | Pennsylvania | 5 | \$279,084.59 |
| Stroud Township | Monroe | Pennsylvania | 5 | \$246,667.19 |
| Horsham Township | Montgomery | Pennsylvania | 5 | \$230,372.72 |
| Southampton Township | Burlington | New Jersey | 5 | \$215,718.98 |
| Cinnaminson Township | Burlington | New Jersey | 5 | \$203,124.28 |
| Colebrookdale Township | Berks | Pennsylvania | 5 | \$161,240.49 |
| West Whiteland Township | Chester | Pennsylvania | 5 | \$130,939.83 |
| Honesdale Borough | Wayne | Pennsylvania | 5 | \$109,147.39 |
| Lawrence Township | Mercer | New Jersey | 5 | \$103,056.29 |
| Myerstown Borough | Lebanon | Pennsylvania | 5 | \$36,733.80 |
| Newark | New Castle | Delaware | 4 | \$1,147,866.77 |
| New Garden Township | Chester | Pennsylvania | 4 | \$964,498.43 |
| Doylestown Borough | Bucks | Pennsylvania | 4 | \$436,497.22 |
| Hazleton City | Luzerne | Pennsylvania | 4 | \$345,526.79 |
| Westfall Township | Pike | Pennsylvania | 4 | \$245,198.70 |
| Warminster Township | Bucks | Pennsylvania | 4 | \$210,641.64 |
| Damascus Township | Wayne | Pennsylvania | 4 | \$191,827.50 |
| Hopewell Township | Mercer | New Jersey | 4 | \$154,556.77 |
| Jeffersonville Village | Sullivan | New York | 4 | \$152,835.91 |
| Avondale Borough | Chester | Pennsylvania | 4 | \$148,260.31 |
| Riegelsville Borough | Bucks | Pennsylvania | 4 | \$144,084.82 |
| Dover | Kent | Delaware | 4 | \$129,788.18 |
| Lower Saucon Township | Northampton | Pennsylvania | 4 | \$106,290.36 |

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|------------------------|-------------|--------------|---|----------------|
| Penns Grove Boro | Salem | New Jersey | 4 | \$104,677.52 |
| New Hanover Township | Montgomery | Pennsylvania | 4 | \$89,222.69 |
| Amity Township | Berks | Pennsylvania | 4 | \$74,253.33 |
| West Easton Borough | Northampton | Pennsylvania | 4 | \$69,405.45 |
| Coatesville City | Chester | Pennsylvania | 4 | \$64,554.45 |
| Reading City | Berks | Pennsylvania | 4 | \$45,456.18 |
| Monticello Village | Sullivan | New York | 4 | \$34,865.21 |
| Bethlehem City | Northampton | Pennsylvania | 3 | \$971,446.25 |
| Perkasie Borough | Bucks | Pennsylvania | 3 | \$740,785.86 |
| Plymouth Township | Montgomery | Pennsylvania | 3 | \$711,644.32 |
| Bethlehem Township | Northampton | Pennsylvania | 3 | \$653,794.41 |
| Blairstown Township | Warren | New Jersey | 3 | \$497,614.19 |
| Bedminster Township | Bucks | Pennsylvania | 3 | \$443,378.47 |
| Concord Township | Delaware | Pennsylvania | 3 | \$233,192.85 |
| Hatfield Township | Montgomery | Pennsylvania | 3 | \$214,963.80 |
| Maurice River Township | Cumberland | New Jersey | 3 | \$199,550.47 |
| Medford Township | Burlington | New Jersey | 3 | \$187,909.93 |
| Morton Borough | Delaware | Pennsylvania | 3 | \$151,769.52 |
| Pottstown Borough | Montgomery | Pennsylvania | 3 | \$146,255.23 |
| Towamencin Township | Montgomery | Pennsylvania | 3 | \$144,391.65 |
| Halcott Township | Greene | New York | 3 | \$143,989.65 |
| Middletown Township | Delaware | Pennsylvania | 3 | \$134,519.03 |
| Sussex County | Sussex | Delaware | 3 | \$90,504.39 |
| Westtown Township | Chester | Pennsylvania | 3 | \$88,720.03 |
| Callicoon Township | Sullivan | New York | 3 | \$76,704.05 |
| Chadds Ford Township | Delaware | Pennsylvania | 3 | \$71,791.18 |
| Middletown Township | Delaware | New York | 3 | \$70,822.00 |
| Palmerton Borough | Carbon | Pennsylvania | 3 | \$68,286.62 |
| Walton Village | Delaware | New York | 3 | \$64,837.59 |
| Evesham Township | Burlington | New Jersey | 3 | \$58,762.76 |
| Mamakating Township | Sullivan | New York | 3 | \$55,443.27 |
| Pennsville Township | Salem | New Jersey | 3 | \$54,918.27 |
| Hancock Village | Delaware | New York | 3 | \$38,004.50 |
| Deposit Village | Broome | New York | 3 | \$36,406.35 |
| Exeter Township | Berks | Pennsylvania | 3 | \$21,186.80 |
| Portland Borough | Northampton | Pennsylvania | 2 | \$1,200,708.55 |
| Morrisville Borough | Bucks | Pennsylvania | 2 | \$492,963.64 |
| East Coventry Township | Chester | Pennsylvania | 2 | \$324,337.89 |
| Highland Township | Sullivan | New York | 2 | \$264,419.15 |
| Kutztown Borough | Berks | Pennsylvania | 2 | \$231,463.24 |
| Kennett Township | Chester | Pennsylvania | 2 | \$193,093.47 |
| Birdsboro Borough | Berks | Pennsylvania | 2 | \$142,313.99 |
| Springfield Township | Bucks | Pennsylvania | 2 | \$133,755.30 |
| West Amwell Township | Hunterdon | New Jersey | 2 | \$127,658.90 |
| Wrightstown Township | Bucks | Pennsylvania | 2 | \$119,549.60 |
| Earl Township | Berks | Pennsylvania | 2 | \$107,383.91 |
| Tusten Township | Sullivan | New York | 2 | \$88,328.71 |

| | | | | |
|---------------------------|-------------|--------------|---|--------------|
| Stockton Boro | Hunterdon | New Jersey | 2 | \$86,126.62 |
| West Rockhill Township | Bucks | Pennsylvania | 2 | \$86,125.91 |
| Cumru Township | Berks | Pennsylvania | 2 | \$84,733.97 |
| Maple Shade Township | Burlington | New Jersey | 2 | \$78,849.18 |
| Upper Merion Township | Montgomery | Pennsylvania | 2 | \$78,772.47 |
| Bloomsbury Boro | Hunterdon | New Jersey | 2 | \$70,550.66 |
| Upper Chichester Township | Delaware | Pennsylvania | 2 | \$65,055.31 |
| Hamilton Township | Monroe | Pennsylvania | 2 | \$59,321.60 |
| White Township | Warren | New Jersey | 2 | \$58,422.27 |
| Mansfield Township | Warren | New Jersey | 2 | \$58,327.05 |
| Lake Township | Wayne | Pennsylvania | 2 | \$56,236.04 |
| Mount Laurel Township | Burlington | New Jersey | 2 | \$55,241.71 |
| Hackettstown | Warren | New Jersey | 2 | \$52,458.16 |
| Polk Township | Monroe | Pennsylvania | 2 | \$49,345.58 |
| Collingswood Boro | Camden | New Jersey | 2 | \$49,273.33 |
| Hamden Township | Delaware | New York | 2 | \$45,247.93 |
| Vineland City | Cumberland | New Jersey | 2 | \$44,708.68 |
| Palmyra Boro | Burlington | New Jersey | 2 | \$41,887.40 |
| Tredyffrin Township | Chester | Pennsylvania | 2 | \$36,909.62 |
| Elsinboro Township | Salem | New Jersey | 2 | \$35,457.90 |
| Fairfield Township | Cumberland | New Jersey | 2 | \$33,913.53 |
| Albany Township | Berks | Pennsylvania | 2 | \$32,286.49 |
| Hatfield Borough | Montgomery | Pennsylvania | 2 | \$31,674.31 |
| East Norriton Township | Montgomery | Pennsylvania | 2 | \$30,809.22 |
| Matamoras Borough | Pike | Pennsylvania | 2 | \$30,807.50 |
| Washington Township | Gloucester | New Jersey | 2 | \$28,103.24 |
| Millville City | Cumberland | New Jersey | 2 | \$26,738.89 |
| Hardenburgh Township | Ulster | New York | 2 | \$26,363.83 |
| Freemansburg Borough | Northampton | Pennsylvania | 2 | \$25,892.68 |
| Little Creek | Kent | Delaware | 2 | \$25,109.76 |
| Willingboro Township | Burlington | New Jersey | 2 | \$23,313.92 |
| Douglass Township | Berks | Pennsylvania | 2 | \$22,781.55 |
| Logan Township | Gloucester | New Jersey | 2 | \$20,602.06 |
| Carneys Point Township | Salem | New Jersey | 2 | \$19,884.50 |
| Bethel Township | Sullivan | New York | 2 | \$19,505.19 |
| Doylestown Township | Bucks | Pennsylvania | 2 | \$18,626.91 |
| Temple Borough | Berks | Pennsylvania | 2 | \$16,778.11 |
| Burlington City | Burlington | New Jersey | 2 | \$12,877.60 |
| Washington Township | Warren | New Jersey | 2 | \$12,638.39 |
| Milton | Sussex | Delaware | 2 | \$12,251.84 |
| Upper Macungie Township | Lehigh | Pennsylvania | 2 | \$10,044.84 |
| Thompson Township | Sullivan | New York | 2 | \$6,519.19 |
| Spring Township | Berks | Pennsylvania | 1 | \$289,518.21 |
| Schuylkill Haven Borough | Schuylkill | Pennsylvania | 1 | \$193,094.60 |
| Kennett Square Borough | Chester | Pennsylvania | 1 | \$157,424.95 |
| Elsmere | New Castle | Delaware | 1 | \$138,586.99 |
| Bellefonte | New Castle | Delaware | 1 | \$128,866.57 |

| | | | | |
|----------------------------|-------------|--------------|---|--------------|
| Thornbury Township | Delaware | Pennsylvania | 1 | \$127,954.51 |
| Lumberton Township | Burlington | New Jersey | 1 | \$89,290.53 |
| Warwick Township | Bucks | Pennsylvania | 1 | \$88,149.94 |
| Tunkhannock Township | Monroe | Pennsylvania | 1 | \$71,280.36 |
| Hellertown Borough | Northampton | Pennsylvania | 1 | \$66,733.35 |
| Aston Township | Delaware | Pennsylvania | 1 | \$64,094.93 |
| Catasauqua Borough | Lehigh | Pennsylvania | 1 | \$63,094.62 |
| Maxatawny Township | Berks | Pennsylvania | 1 | \$61,842.87 |
| Upper Uwchlan Township | Chester | Pennsylvania | 1 | \$61,261.17 |
| Washington Boro | Warren | New Jersey | 1 | \$58,036.07 |
| Chestnuthill Township | Monroe | Pennsylvania | 1 | \$57,431.42 |
| Smyrna | Kent | Delaware | 1 | \$57,117.01 |
| Lackawaxen Township | Pike | Pennsylvania | 1 | \$54,173.17 |
| Nether Providence Township | Delaware | Pennsylvania | 1 | \$53,261.77 |
| Buckingham Township | Bucks | Pennsylvania | 1 | \$45,146.94 |
| Berlin Township | Wayne | Pennsylvania | 1 | \$44,000.00 |
| Lansdowne Borough | Delaware | Pennsylvania | 1 | \$43,520.42 |
| Montgomery Township | Montgomery | Pennsylvania | 1 | \$40,505.81 |
| North Hanover Township | Burlington | New Jersey | 1 | \$37,657.33 |
| Worcester Township | Montgomery | Pennsylvania | 1 | \$37,071.62 |
| Delaware Water Gp Borough | Monroe | Pennsylvania | 1 | \$34,546.96 |
| Malvern Borough | Chester | Pennsylvania | 1 | \$33,808.68 |
| Cochecton Township | Sullivan | New York | 1 | \$32,198.05 |
| Wyomissing Borough | Berks | Pennsylvania | 1 | \$31,494.51 |
| Sinking Spring Borough | Berks | Pennsylvania | 1 | \$30,710.58 |
| Runnemedede Boro | Camden | New Jersey | 1 | \$30,246.00 |
| Greenwich Township | Berks | Pennsylvania | 1 | \$28,531.13 |
| Bridgeton City | Cumberland | New Jersey | 1 | \$28,345.59 |
| Hilltown Township | Bucks | Pennsylvania | 1 | \$27,966.95 |
| Topton Borough | Berks | Pennsylvania | 1 | \$27,540.36 |
| Caln Township | Chester | Pennsylvania | 1 | \$23,600.13 |
| Upper Freehold Township | Monmouth | New Jersey | 1 | \$22,423.57 |
| Milford Township | Bucks | Pennsylvania | 1 | \$21,364.25 |
| Deposit Village | Delaware | New York | 1 | \$20,200.16 |
| Haddon Heights Boro | Camden | New Jersey | 1 | \$19,977.14 |
| Franconia Township | Montgomery | Pennsylvania | 1 | \$19,254.26 |
| Whitpain Township | Montgomery | Pennsylvania | 1 | \$18,700.50 |
| Clayton Boro | Gloucester | New Jersey | 1 | \$18,547.67 |
| Pilesgrove Township | Salem | New Jersey | 1 | \$18,196.11 |
| Haddon Township (East) | Camden | New Jersey | 1 | \$18,096.42 |
| Northampton Borough | Northampton | Pennsylvania | 1 | \$17,794.99 |
| Fremont Township | Sullivan | New York | 1 | \$17,638.85 |
| Montague Township | Sussex | New Jersey | 1 | \$15,792.59 |
| Perry Township | Berks | Pennsylvania | 1 | \$15,654.23 |
| Paulsboro | Gloucester | New Jersey | 1 | \$15,218.95 |
| Buckingham Township | Wayne | Pennsylvania | 1 | \$14,732.12 |
| West Conshohocken Borough | Montgomery | Pennsylvania | 1 | \$14,647.71 |

| | | | | |
|----------------------------|-------------|--------------|---|-------------|
| Liberty Township | Sullivan | New York | 1 | \$14,380.05 |
| Deptford Township | Gloucester | New Jersey | 1 | \$13,912.80 |
| East Penn Township | Carbon | Pennsylvania | 1 | \$13,663.44 |
| Heidelberg Township | Berks | Pennsylvania | 1 | \$13,470.26 |
| Coopersburg Borough | Lehigh | Pennsylvania | 1 | \$13,096.29 |
| Schwenksville Borough | Montgomery | Pennsylvania | 1 | \$13,006.28 |
| Brooklawn Boro | Camden | New Jersey | 1 | \$12,520.31 |
| Marlborough Township | Montgomery | Pennsylvania | 1 | \$12,305.12 |
| Emmaus Borough | Lehigh | Pennsylvania | 1 | \$12,210.84 |
| Jefferson Township | Morris | New Jersey | 1 | \$12,145.49 |
| Masonville Township | Delaware | New York | 1 | \$12,140.78 |
| Bellmawr Boro | Camden | New Jersey | 1 | \$12,038.55 |
| Willistown Township | Chester | Pennsylvania | 1 | \$11,960.93 |
| Salisbury Township | Lehigh | Pennsylvania | 1 | \$11,692.24 |
| Bethlehem Township | Hunterdon | New Jersey | 1 | \$11,508.66 |
| Blooming Grove Township | Pike | Pennsylvania | 1 | \$11,375.88 |
| Haddonfield Boro | Camden | New Jersey | 1 | \$10,985.19 |
| East Brunswick Township | Schuylkill | Pennsylvania | 1 | \$10,901.62 |
| Lindenwold Boro | Camden | New Jersey | 1 | \$10,785.35 |
| East Allen Township | Northampton | Pennsylvania | 1 | \$10,575.19 |
| Greene Township | Pike | Pennsylvania | 1 | \$10,509.15 |
| Washington Township | Lehigh | Pennsylvania | 1 | \$10,420.12 |
| Pemberton Township | Burlington | New Jersey | 1 | \$9,828.37 |
| Lebanon Township | Hunterdon | New Jersey | 1 | \$9,511.13 |
| Lower Towamensing Township | Carbon | Pennsylvania | 1 | \$9,483.21 |
| East Caln Township | Chester | Pennsylvania | 1 | \$9,001.93 |
| Lenhartsville Borough | Berks | Pennsylvania | 1 | \$8,944.59 |
| Tinicum Township | Delaware | Pennsylvania | 1 | \$8,849.31 |
| Hamburg Borough | Berks | Pennsylvania | 1 | \$8,258.04 |
| Lehigh Township | Northampton | Pennsylvania | 1 | \$7,879.18 |
| East Pikeland Township | Chester | Pennsylvania | 1 | \$7,854.36 |
| Franklin Township | Warren | New Jersey | 1 | \$7,415.89 |
| Heidelberg Township | Lehigh | Pennsylvania | 1 | \$7,079.89 |
| Orwigsburg Borough | Schuylkill | Pennsylvania | 1 | \$7,072.02 |
| Slaughter Beach | Sussex | Delaware | 1 | \$6,389.01 |
| Sterling Township | Wayne | Pennsylvania | 1 | \$6,060.50 |
| Middletown | New Castle | Delaware | 1 | \$5,928.48 |
| Fallsburg Township | Sullivan | New York | 1 | \$5,627.29 |
| Hopatcong Boro | Sussex | New Jersey | 1 | \$5,178.97 |
| Woodlynne Boro | Camden | New Jersey | 1 | \$5,087.66 |
| Barrett Township | Monroe | Pennsylvania | 1 | \$4,957.69 |
| New Castle | New Castle | Delaware | 1 | \$4,872.39 |
| Lower Pottsgrove Township | Montgomery | Pennsylvania | 1 | \$4,788.44 |
| Womelsdorf Borough | Berks | Pennsylvania | 1 | \$4,724.63 |
| Riverside Township | Burlington | New Jersey | 1 | \$3,258.39 |
| New Britain Township | Bucks | Pennsylvania | 1 | \$3,080.31 |
| National Park Boro | Gloucester | New Jersey | 1 | \$2,695.00 |

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|--------------------|--------|--------------|-------------|-------------------------|
| Salisbury Township | Lehigh | Pennsylvania | 1 | \$2,370.00 |
| Total: | | | 2646 | \$234,174,602.11 |

Note: Claims represented include closed claims for dates of loss listed 01/01/1978 - 12/31/2005.

Source: Federal Emergency Management Agency (FEMA).

Prepared by Delaware River Basin Commission, June 14, 2006.

Repetitive Loss Properties

Detailed Account of Claims –
Ranked by the Sum of Total Payments for all
Repetitive Loss Properties per Municipality

(A property is considered a repetitive loss property when there are 2 or more losses reported which were paid more than \$1,000 for each loss. The 2 losses must be within 10 years of each other and be at least 10 days apart. Losses from 01/01/1978 - 12/31/05 that are closed are considered.)

National Flood Insurance Program (NFIP)
Repetitive Loss Properties in the Delaware River Basin
(ranked by \$ amount)

| Municipality | County | State | Number of Repetitive Properties | Total Payouts for Repetitive Properties |
|----------------------------|---------------|--------------|--|--|
| New Castle County | New Castle | Delaware | 101 | \$22,717,129.43 |
| Yardley Borough | Bucks | Pennsylvania | 114 | \$11,769,573.33 |
| Trenton City | Mercer | New Jersey | 115 | \$8,436,430.94 |
| Lower Moreland Township | Montgomery | Pennsylvania | 36 | \$8,325,697.45 |
| Upper Dublin Township | Montgomery | Pennsylvania | 29 | \$8,278,243.33 |
| Upper Makefield Township | Bucks | Pennsylvania | 48 | \$6,824,227.10 |
| West Norriton Township | Montgomery | Pennsylvania | 73 | \$6,194,442.11 |
| Philadelphia City | Philadelphia | Pennsylvania | 89 | \$6,180,482.16 |
| New Hope Borough | Bucks | Pennsylvania | 43 | \$5,665,211.93 |
| Solebury Township | Bucks | Pennsylvania | 33 | \$5,421,047.90 |
| Harmony Township | Warren | New Jersey | 40 | \$4,513,750.72 |
| Smithfield Township | Monroe | Pennsylvania | 9 | \$4,254,209.31 |
| Easton City | Northampton | Pennsylvania | 23 | \$3,903,138.14 |
| Forks Township | Northampton | Pennsylvania | 31 | \$3,618,084.50 |
| Whitemarsh Township | Montgomery | Pennsylvania | 22 | \$3,563,429.05 |
| Plumstead Township | Bucks | Pennsylvania | 25 | \$3,450,345.86 |
| Bridgeton Township | Bucks | Pennsylvania | 34 | \$3,422,925.96 |
| Tinicum Township | Bucks | Pennsylvania | 26 | \$3,330,354.36 |
| Kingwood Township | Hunterdon | New Jersey | 28 | \$3,291,222.84 |
| Bristol Borough | Bucks | Pennsylvania | 5 | \$3,223,358.70 |
| Bridgeport Borough | Montgomery | Pennsylvania | 10 | \$3,188,908.20 |
| Cheltenham Township | Montgomery | Pennsylvania | 27 | \$2,961,963.04 |
| Collingdale Borough | Delaware | Pennsylvania | 12 | \$2,920,406.15 |
| Middletown Township | Bucks | Pennsylvania | 34 | \$2,826,461.58 |
| Upper Moreland Township | Montgomery | Pennsylvania | 19 | \$2,806,230.71 |
| West Chester Borough | Chester | Pennsylvania | 7 | \$2,641,067.72 |
| Conshohocken Borough | Montgomery | Pennsylvania | 7 | \$2,550,359.09 |
| Lower Mt Bethel Township | Northampton | Pennsylvania | 35 | \$2,487,844.18 |
| Phillipsburg Town | Warren | New Jersey | 17 | \$2,467,846.27 |
| Allentown City | Lehigh | Pennsylvania | 33 | \$2,384,223.98 |
| Williams Township | Northampton | Pennsylvania | 24 | \$2,164,721.95 |
| Knowlton Township | Warren | New Jersey | 27 | \$2,135,583.30 |
| Lopatcong Township | Warren | New Jersey | 22 | \$2,057,197.23 |
| Lower Township | Cape May | New Jersey | 29 | \$2,055,150.50 |
| Upper Mt Bethel Township | Northampton | Pennsylvania | 22 | \$1,924,289.42 |
| East Stroudsburg Borough | Monroe | Pennsylvania | 16 | \$1,924,168.11 |
| Abington Township | Montgomery | Pennsylvania | 39 | \$1,857,650.33 |
| Lower Makefield Township | Bucks | Pennsylvania | 32 | \$1,766,181.65 |
| Pohatcong Township | Warren | New Jersey | 21 | \$1,765,074.02 |
| Lower Southampton Township | Bucks | Pennsylvania | 21 | \$1,722,491.39 |

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|----------------------------|-------------|--------------|----|----------------|
| Lambertville City | Hunterdon | New Jersey | 39 | \$1,601,750.53 |
| Bensalem Township | Bucks | Pennsylvania | 31 | \$1,294,512.35 |
| Rockland Township | Sullivan | New York | 29 | \$1,279,368.89 |
| Upland Borough | Delaware | Pennsylvania | 22 | \$1,278,733.34 |
| Brookhaven Borough | Delaware | Pennsylvania | 6 | \$1,221,075.69 |
| Portland Borough | Northampton | Pennsylvania | 2 | \$1,200,708.55 |
| Upper Providence Township | Montgomery | Pennsylvania | 25 | \$1,190,445.34 |
| Durham Township | Bucks | Pennsylvania | 11 | \$1,187,350.50 |
| Ewing Township | Mercer | New Jersey | 45 | \$1,181,857.17 |
| Colchester Township | Delaware | New York | 20 | \$1,167,171.21 |
| Newark | New Castle | Delaware | 4 | \$1,147,866.77 |
| East Bradford Township | Chester | Pennsylvania | 19 | \$980,649.79 |
| Bristol Township | Bucks | Pennsylvania | 13 | \$977,407.20 |
| Bethlehem City | Northampton | Pennsylvania | 3 | \$971,446.25 |
| Hatboro Borough | Montgomery | Pennsylvania | 8 | \$968,732.34 |
| New Garden Township | Chester | Pennsylvania | 4 | \$964,498.43 |
| Bethlehem City | Lehigh | Pennsylvania | 5 | \$905,660.46 |
| Belvidere Town | Warren | New Jersey | 22 | \$870,917.69 |
| Frenchtown Boro | Hunterdon | New Jersey | 15 | \$860,428.75 |
| Darby Borough | Delaware | Pennsylvania | 24 | \$778,173.27 |
| Lower Providence Township | Montgomery | Pennsylvania | 11 | \$762,517.92 |
| Colwyn Borough | Delaware | Pennsylvania | 6 | \$752,874.33 |
| Hulmeville Borough | Bucks | Pennsylvania | 11 | \$741,365.85 |
| Perkasie Borough | Bucks | Pennsylvania | 3 | \$740,785.86 |
| Trappe Borough | Montgomery | Pennsylvania | 10 | \$721,846.32 |
| Plymouth Township | Montgomery | Pennsylvania | 3 | \$711,644.32 |
| Bangor Borough | Northampton | Pennsylvania | 13 | \$696,079.00 |
| Langhorne Borough | Bucks | Pennsylvania | 7 | \$682,101.00 |
| Phoenixville Borough | Chester | Pennsylvania | 15 | \$681,165.37 |
| Springfield Township | Delaware | Pennsylvania | 12 | \$669,857.58 |
| Lower Merion Township | Montgomery | Pennsylvania | 11 | \$664,306.32 |
| Nockamixon Township | Bucks | Pennsylvania | 5 | \$661,252.65 |
| Bethlehem Township | Northampton | Pennsylvania | 3 | \$653,794.41 |
| Holland Township | Hunterdon | New Jersey | 6 | \$583,697.77 |
| Warrington Township | Bucks | Pennsylvania | 10 | \$576,833.28 |
| Northampton Township | Bucks | Pennsylvania | 5 | \$572,777.81 |
| Deerpark Township | Orange | New York | 6 | \$572,199.20 |
| Lower Macungie Township | Lehigh | Pennsylvania | 10 | \$558,195.10 |
| Upper Southampton Township | Bucks | Pennsylvania | 8 | \$552,896.92 |
| Chester Township | Delaware | Pennsylvania | 18 | \$551,655.44 |
| Springfield Township | Montgomery | Pennsylvania | 16 | \$530,433.74 |
| Perkiomen Township | Montgomery | Pennsylvania | 10 | \$500,140.43 |
| Blairstown Township | Warren | New Jersey | 3 | \$497,614.19 |
| Morrisville Borough | Bucks | Pennsylvania | 2 | \$492,963.64 |
| Wilmington | New Castle | Delaware | 8 | \$477,271.18 |
| Upper Darby Township | Delaware | Pennsylvania | 22 | \$475,780.01 |
| Chester City | Delaware | Pennsylvania | 15 | \$467,944.53 |

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|--------------------------|------------|--------------|----|--------------|
| Ridley Township | Delaware | Pennsylvania | 8 | \$458,281.55 |
| Skippack Township | Montgomery | Pennsylvania | 9 | \$454,429.56 |
| Bedminster Township | Bucks | Pennsylvania | 3 | \$443,378.47 |
| Manchester Township | Wayne | Pennsylvania | 5 | \$438,144.23 |
| Doylestown Borough | Bucks | Pennsylvania | 4 | \$436,497.22 |
| Port Jervis City | Orange | New York | 6 | \$419,370.63 |
| Sellersville Borough | Bucks | Pennsylvania | 5 | \$417,707.59 |
| West Goshen Township | Chester | Pennsylvania | 7 | \$415,812.45 |
| Hamilton Township | Mercer | New Jersey | 5 | \$413,201.11 |
| South Whitehall Township | Lehigh | Pennsylvania | 15 | \$375,277.10 |
| Pocopson Township | Chester | Pennsylvania | 8 | \$362,764.49 |
| Delaware Township | Hunterdon | New Jersey | 5 | \$358,233.41 |
| Hazleton City | Luzerne | Pennsylvania | 4 | \$345,526.79 |
| East Coventry Township | Chester | Pennsylvania | 2 | \$324,337.89 |
| Cherry Hill Township | Camden | New Jersey | 9 | \$317,489.16 |
| Milford | Kent | Delaware | 6 | \$317,235.93 |
| Downe Township | Cumberland | New Jersey | 12 | \$311,627.19 |
| Downingtown Borough | Chester | Pennsylvania | 21 | \$299,889.12 |
| Collegeville Borough | Montgomery | Pennsylvania | 13 | \$295,235.14 |
| Spring Township | Berks | Pennsylvania | 1 | \$289,518.21 |
| West Deptford Township | Gloucester | New Jersey | 10 | \$282,992.00 |
| Lower Gwynedd Township | Montgomery | Pennsylvania | 5 | \$279,084.59 |
| Kent County | Kent | Delaware | 13 | \$277,760.49 |
| Highland Township | Sullivan | New York | 2 | \$264,419.15 |
| Merchantville Boro | Camden | New Jersey | 7 | \$263,975.25 |
| Ambler Borough | Montgomery | Pennsylvania | 9 | \$253,114.67 |
| Stroud Township | Monroe | Pennsylvania | 5 | \$246,667.19 |
| Westfall Township | Pike | Pennsylvania | 4 | \$245,198.70 |
| Concord Township | Delaware | Pennsylvania | 3 | \$233,192.85 |
| Kutztown Borough | Berks | Pennsylvania | 2 | \$231,463.24 |
| Horsham Township | Montgomery | Pennsylvania | 5 | \$230,372.72 |
| Southampton Township | Burlington | New Jersey | 5 | \$215,718.98 |
| Hatfield Township | Montgomery | Pennsylvania | 3 | \$214,963.80 |
| Hancock Township | Delaware | New York | 8 | \$212,360.58 |
| Warminster Township | Bucks | Pennsylvania | 4 | \$210,641.64 |
| Cinnaminson Township | Burlington | New Jersey | 5 | \$203,124.28 |
| Maurice River Township | Cumberland | New Jersey | 3 | \$199,550.47 |
| Schuylkill Haven Borough | Schuylkill | Pennsylvania | 1 | \$193,094.60 |
| Kennett Township | Chester | Pennsylvania | 2 | \$193,093.47 |
| Haverford Township | Delaware | Pennsylvania | 7 | \$193,081.21 |
| Damascus Township | Wayne | Pennsylvania | 4 | \$191,827.50 |
| Medford Township | Burlington | New Jersey | 3 | \$187,909.93 |
| Cape May Point Boro | Cape May | New Jersey | 9 | \$175,972.89 |
| Mount Holly Township | Burlington | New Jersey | 8 | \$175,720.87 |
| Eastampton Township | Burlington | New Jersey | 6 | \$168,857.56 |
| Colebrookdale Township | Berks | Pennsylvania | 5 | \$161,240.49 |
| Falls Township | Bucks | Pennsylvania | 7 | \$160,491.92 |

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|-------------------------|-------------|--------------|---|--------------|
| Kennett Square Borough | Chester | Pennsylvania | 1 | \$157,424.95 |
| Pennsauken Township | Camden | New Jersey | 8 | \$155,960.37 |
| Hopewell Township | Mercer | New Jersey | 4 | \$154,556.77 |
| Jeffersonville Village | Sullivan | New York | 4 | \$152,835.91 |
| Morton Borough | Delaware | Pennsylvania | 3 | \$151,769.52 |
| Muhlenberg Township | Berks | Pennsylvania | 7 | \$150,161.83 |
| Norristown Borough | Montgomery | Pennsylvania | 9 | \$148,842.17 |
| Avondale Borough | Chester | Pennsylvania | 4 | \$148,260.31 |
| Pottstown Borough | Montgomery | Pennsylvania | 3 | \$146,255.23 |
| Towamencin Township | Montgomery | Pennsylvania | 3 | \$144,391.65 |
| Riegelsville Borough | Bucks | Pennsylvania | 4 | \$144,084.82 |
| Halcott Township | Greene | New York | 3 | \$143,989.65 |
| Birdsboro Borough | Berks | Pennsylvania | 2 | \$142,313.99 |
| Middle Township | Cape May | New Jersey | 6 | \$141,359.32 |
| Elsmere | New Castle | Delaware | 1 | \$138,586.99 |
| Middletown Township | Delaware | Pennsylvania | 3 | \$134,519.03 |
| Springfield Township | Bucks | Pennsylvania | 2 | \$133,755.30 |
| West Whiteland Township | Chester | Pennsylvania | 5 | \$130,939.83 |
| Dover | Kent | Delaware | 4 | \$129,788.18 |
| Bellefonte | New Castle | Delaware | 1 | \$128,866.57 |
| Thornbury Township | Delaware | Pennsylvania | 1 | \$127,954.51 |
| Camden City | Camden | New Jersey | 9 | \$127,919.57 |
| West Amwell Township | Hunterdon | New Jersey | 2 | \$127,658.90 |
| Wrightstown Township | Bucks | Pennsylvania | 2 | \$119,549.60 |
| Honesdale Borough | Wayne | Pennsylvania | 5 | \$109,147.39 |
| Earl Township | Berks | Pennsylvania | 2 | \$107,383.91 |
| Lower Saucon Township | Northampton | Pennsylvania | 4 | \$106,290.36 |
| Penns Grove Boro | Salem | New Jersey | 4 | \$104,677.52 |
| Lawrence Township | Mercer | New Jersey | 5 | \$103,056.29 |
| Sussex County | Sussex | Delaware | 3 | \$90,504.39 |
| Lumberton Township | Burlington | New Jersey | 1 | \$89,290.53 |
| New Hanover Township | Montgomery | Pennsylvania | 4 | \$89,222.69 |
| Westtown Township | Chester | Pennsylvania | 3 | \$88,720.03 |
| Tusten Township | Sullivan | New York | 2 | \$88,328.71 |
| Warwick Township | Bucks | Pennsylvania | 1 | \$88,149.94 |
| Stockton Boro | Hunterdon | New Jersey | 2 | \$86,126.62 |
| West Rockhill Township | Bucks | Pennsylvania | 2 | \$86,125.91 |
| Radnor Township | Delaware | Pennsylvania | 6 | \$85,670.95 |
| Cumru Township | Berks | Pennsylvania | 2 | \$84,733.97 |
| Maple Shade Township | Burlington | New Jersey | 2 | \$78,849.18 |
| Upper Merion Township | Montgomery | Pennsylvania | 2 | \$78,772.47 |
| Callicoon Township | Sullivan | New York | 3 | \$76,704.05 |
| Whitehall Township | Lehigh | Pennsylvania | 7 | \$74,531.31 |
| Amity Township | Berks | Pennsylvania | 4 | \$74,253.33 |
| Chadds Ford Township | Delaware | Pennsylvania | 3 | \$71,791.18 |
| Tunkhannock Township | Monroe | Pennsylvania | 1 | \$71,280.36 |
| Middletown Township | Delaware | New York | 3 | \$70,822.00 |

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|----------------------------|-------------|--------------|---|-------------|
| Bloomsbury Boro | Hunterdon | New Jersey | 2 | \$70,550.66 |
| West Easton Borough | Northampton | Pennsylvania | 4 | \$69,405.45 |
| Palmerton Borough | Carbon | Pennsylvania | 3 | \$68,286.62 |
| Hellertown Borough | Northampton | Pennsylvania | 1 | \$66,733.35 |
| Upper Chichester Township | Delaware | Pennsylvania | 2 | \$65,055.31 |
| Walton Village | Delaware | New York | 3 | \$64,837.59 |
| Coatesville City | Chester | Pennsylvania | 4 | \$64,554.45 |
| Aston Township | Delaware | Pennsylvania | 1 | \$64,094.93 |
| Catasauqua Borough | Lehigh | Pennsylvania | 1 | \$63,094.62 |
| Maxatawny Township | Berks | Pennsylvania | 1 | \$61,842.87 |
| Upper Uwchlan Township | Chester | Pennsylvania | 1 | \$61,261.17 |
| Hamilton Township | Monroe | Pennsylvania | 2 | \$59,321.60 |
| Evesham Township | Burlington | New Jersey | 3 | \$58,762.76 |
| White Township | Warren | New Jersey | 2 | \$58,422.27 |
| Mansfield Township | Warren | New Jersey | 2 | \$58,327.05 |
| Washington Boro | Warren | New Jersey | 1 | \$58,036.07 |
| Chestnuthill Township | Monroe | Pennsylvania | 1 | \$57,431.42 |
| Smyrna | Kent | Delaware | 1 | \$57,117.01 |
| Lake Township | Wayne | Pennsylvania | 2 | \$56,236.04 |
| Mamakating Township | Sullivan | New York | 3 | \$55,443.27 |
| Mount Laurel Township | Burlington | New Jersey | 2 | \$55,241.71 |
| Pennsville Township | Salem | New Jersey | 3 | \$54,918.27 |
| Lackawaxen Township | Pike | Pennsylvania | 1 | \$54,173.17 |
| Nether Providence Township | Delaware | Pennsylvania | 1 | \$53,261.77 |
| Hackettstown | Warren | New Jersey | 2 | \$52,458.16 |
| Macungie Borough | Lehigh | Pennsylvania | 7 | \$49,896.92 |
| Polk Township | Monroe | Pennsylvania | 2 | \$49,345.58 |
| Collingswood Boro | Camden | New Jersey | 2 | \$49,273.33 |
| Reading City | Berks | Pennsylvania | 4 | \$45,456.18 |
| Hamden Township | Delaware | New York | 2 | \$45,247.93 |
| Buckingham Township | Bucks | Pennsylvania | 1 | \$45,146.94 |
| Vineland City | Cumberland | New Jersey | 2 | \$44,708.68 |
| Berlin Township | Wayne | Pennsylvania | 1 | \$44,000.00 |
| Lansdowne Borough | Delaware | Pennsylvania | 1 | \$43,520.42 |
| Palmyra Boro | Burlington | New Jersey | 2 | \$41,887.40 |
| Montgomery Township | Montgomery | Pennsylvania | 1 | \$40,505.81 |
| Hancock Village | Delaware | New York | 3 | \$38,004.50 |
| North Hanover Township | Burlington | New Jersey | 1 | \$37,657.33 |
| Worcester Township | Montgomery | Pennsylvania | 1 | \$37,071.62 |
| Tredyffrin Township | Chester | Pennsylvania | 2 | \$36,909.62 |
| Myerstown Borough | Lebanon | Pennsylvania | 5 | \$36,733.80 |
| Deposit Village | Broome | New York | 3 | \$36,406.35 |
| Elsinboro Township | Salem | New Jersey | 2 | \$35,457.90 |
| Monticello Village | Sullivan | New York | 4 | \$34,865.21 |
| Delaware Water Gp Borough | Monroe | Pennsylvania | 1 | \$34,546.96 |
| Fairfield Township | Cumberland | New Jersey | 2 | \$33,913.53 |
| Malvern Borough | Chester | Pennsylvania | 1 | \$33,808.68 |

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|---------------------------|-------------|--------------|---|-------------|
| Albany Township | Berks | Pennsylvania | 2 | \$32,286.49 |
| Cochecton Township | Sullivan | New York | 1 | \$32,198.05 |
| Hatfield Borough | Montgomery | Pennsylvania | 2 | \$31,674.31 |
| Wyomissing Borough | Berks | Pennsylvania | 1 | \$31,494.51 |
| East Norriton Township | Montgomery | Pennsylvania | 2 | \$30,809.22 |
| Matamoras Borough | Pike | Pennsylvania | 2 | \$30,807.50 |
| Sinking Spring Borough | Berks | Pennsylvania | 1 | \$30,710.58 |
| Runnemede Boro | Camden | New Jersey | 1 | \$30,246.00 |
| Greenwich Township | Berks | Pennsylvania | 1 | \$28,531.13 |
| Bridgeton City | Cumberland | New Jersey | 1 | \$28,345.59 |
| Washington Township | Gloucester | New Jersey | 2 | \$28,103.24 |
| Hilltown Township | Bucks | Pennsylvania | 1 | \$27,966.95 |
| Topton Borough | Berks | Pennsylvania | 1 | \$27,540.36 |
| Millville City | Cumberland | New Jersey | 2 | \$26,738.89 |
| Hardenburgh Township | Ulster | New York | 2 | \$26,363.83 |
| Freemansburg Borough | Northampton | Pennsylvania | 2 | \$25,892.68 |
| Little Creek | Kent | Delaware | 2 | \$25,109.76 |
| Caln Township | Chester | Pennsylvania | 1 | \$23,600.13 |
| Willingboro Township | Burlington | New Jersey | 2 | \$23,313.92 |
| Douglass Township | Berks | Pennsylvania | 2 | \$22,781.55 |
| Upper Freehold Township | Monmouth | New Jersey | 1 | \$22,423.57 |
| Milford Township | Bucks | Pennsylvania | 1 | \$21,364.25 |
| Exeter Township | Berks | Pennsylvania | 3 | \$21,186.80 |
| Logan Township | Gloucester | New Jersey | 2 | \$20,602.06 |
| Deposit Village | Delaware | New York | 1 | \$20,200.16 |
| Haddon Heights Boro | Camden | New Jersey | 1 | \$19,977.14 |
| Carneys Point Township | Salem | New Jersey | 2 | \$19,884.50 |
| Bethel Township | Sullivan | New York | 2 | \$19,505.19 |
| Franconia Township | Montgomery | Pennsylvania | 1 | \$19,254.26 |
| Whitpain Township | Montgomery | Pennsylvania | 1 | \$18,700.50 |
| Doylestown Township | Bucks | Pennsylvania | 2 | \$18,626.91 |
| Clayton Boro | Gloucester | New Jersey | 1 | \$18,547.67 |
| Piles Grove Township | Salem | New Jersey | 1 | \$18,196.11 |
| Haddon Township (East) | Camden | New Jersey | 1 | \$18,096.42 |
| Northampton Borough | Northampton | Pennsylvania | 1 | \$17,794.99 |
| Fremont Township | Sullivan | New York | 1 | \$17,638.85 |
| Temple Borough | Berks | Pennsylvania | 2 | \$16,778.11 |
| Montague Township | Sussex | New Jersey | 1 | \$15,792.59 |
| Perry Township | Berks | Pennsylvania | 1 | \$15,654.23 |
| Paulsboro | Gloucester | New Jersey | 1 | \$15,218.95 |
| Buckingham Township | Wayne | Pennsylvania | 1 | \$14,732.12 |
| West Conshohocken Borough | Montgomery | Pennsylvania | 1 | \$14,647.71 |
| Liberty Township | Sullivan | New York | 1 | \$14,380.05 |
| Deptford Township | Gloucester | New Jersey | 1 | \$13,912.80 |
| East Penn Township | Carbon | Pennsylvania | 1 | \$13,663.44 |
| Heidelberg Township | Berks | Pennsylvania | 1 | \$13,470.26 |
| Coopersburg Borough | Lehigh | Pennsylvania | 1 | \$13,096.29 |

| | | | | |
|----------------------------|-------------|--------------|---|-------------|
| Schwenksville Borough | Montgomery | Pennsylvania | 1 | \$13,006.28 |
| Burlington City | Burlington | New Jersey | 2 | \$12,877.60 |
| Washington Township | Warren | New Jersey | 2 | \$12,638.39 |
| Brooklawn Boro | Camden | New Jersey | 1 | \$12,520.31 |
| Marlborough Township | Montgomery | Pennsylvania | 1 | \$12,305.12 |
| Milton | Sussex | Delaware | 2 | \$12,251.84 |
| Emmaus Borough | Lehigh | Pennsylvania | 1 | \$12,210.84 |
| Jefferson Township | Morris | New Jersey | 1 | \$12,145.49 |
| Masonville Township | Delaware | New York | 1 | \$12,140.78 |
| Bellmawr Boro | Camden | New Jersey | 1 | \$12,038.55 |
| Willistown Township | Chester | Pennsylvania | 1 | \$11,960.93 |
| Salisbury Township | Lehigh | Pennsylvania | 1 | \$11,692.24 |
| Bethlehem Township | Hunterdon | New Jersey | 1 | \$11,508.66 |
| Blooming Grove Township | Pike | Pennsylvania | 1 | \$11,375.88 |
| Haddonfield Boro | Camden | New Jersey | 1 | \$10,985.19 |
| East Brunswick Township | Schuylkill | Pennsylvania | 1 | \$10,901.62 |
| Lindenwold Boro | Camden | New Jersey | 1 | \$10,785.35 |
| East Allen Township | Northampton | Pennsylvania | 1 | \$10,575.19 |
| Greene Township | Pike | Pennsylvania | 1 | \$10,509.15 |
| Washington Township | Lehigh | Pennsylvania | 1 | \$10,420.12 |
| Upper Macungie Township | Lehigh | Pennsylvania | 2 | \$10,044.84 |
| Pemberton Township | Burlington | New Jersey | 1 | \$9,828.37 |
| Lebanon Township | Hunterdon | New Jersey | 1 | \$9,511.13 |
| Lower Towamensing Township | Carbon | Pennsylvania | 1 | \$9,483.21 |
| East Caln Township | Chester | Pennsylvania | 1 | \$9,001.93 |
| Lenhartsville Borough | Berks | Pennsylvania | 1 | \$8,944.59 |
| Tinicum Township | Delaware | Pennsylvania | 1 | \$8,849.31 |
| Hamburg Borough | Berks | Pennsylvania | 1 | \$8,258.04 |
| Lehigh Township | Northampton | Pennsylvania | 1 | \$7,879.18 |
| East Pikeland Township | Chester | Pennsylvania | 1 | \$7,854.36 |
| Franklin Township | Warren | New Jersey | 1 | \$7,415.89 |
| Heidelberg Township | Lehigh | Pennsylvania | 1 | \$7,079.89 |
| Orwigsburg Borough | Schuylkill | Pennsylvania | 1 | \$7,072.02 |
| Thompson Township | Sullivan | New York | 2 | \$6,519.19 |
| Slaughter Beach | Sussex | Delaware | 1 | \$6,389.01 |
| Sterling Township | Wayne | Pennsylvania | 1 | \$6,060.50 |
| Middletown | New Castle | Delaware | 1 | \$5,928.48 |
| Fallsburg Township | Sullivan | New York | 1 | \$5,627.29 |
| Hopatcong Boro | Sussex | New Jersey | 1 | \$5,178.97 |
| Woodlynne Boro | Camden | New Jersey | 1 | \$5,087.66 |
| Barrett Township | Monroe | Pennsylvania | 1 | \$4,957.69 |
| New Castle | New Castle | Delaware | 1 | \$4,872.39 |
| Lower Pottsgrove Township | Montgomery | Pennsylvania | 1 | \$4,788.44 |
| Womelsdorf Borough | Berks | Pennsylvania | 1 | \$4,724.63 |
| Riverside Township | Burlington | New Jersey | 1 | \$3,258.39 |
| New Britain Township | Bucks | Pennsylvania | 1 | \$3,080.31 |
| National Park Boro | Gloucester | New Jersey | 1 | \$2,695.00 |

| | | | | |
|--------------------|--------|--------------|-------------|-------------------------|
| Salisbury Township | Lehigh | Pennsylvania | 1 | \$2,370.00 |
| Total: | | | 2646 | \$234,174,602.11 |

Note: Claims represented include closed claims for dates of loss listed 01/01/1978 - 12/31/2005.

Source: Federal Emergency Management Agency (FEMA).

Prepared by Delaware River Basin Commission, June 14, 2006.

Severe Repetitive Loss Properties

Detailed Account of Claims –
Ranked by # of Properties per Municipality

(A property is considered a severe repetitive loss property either when there are at least 4 losses each exceeding \$5000 or when there are 2 or more losses where the building payments exceed the property value. Losses from 01/01/1978 - 12/31/05 that are closed are considered.)

National Flood Insurance Program (NFIP)
Severe Repetitive Losses in the Delaware River Basin
(ranked by # of properties)

| Municipality | County | State | Number of Severe Repetitive Properties | Total Payouts for Severe Repetitive Properties |
|----------------------------|---------------|--------------|---|---|
| West Norriton Township | Montgomery | Pennsylvania | 27 | \$4,273,125.79 |
| Yardley Borough | Bucks | Pennsylvania | 20 | \$3,990,966.05 |
| Harmony Township | Warren | New Jersey | 10 | \$1,834,064.15 |
| Middletown Township | Bucks | Pennsylvania | 10 | \$1,300,203.76 |
| New Castle County | New Castle | Delaware | 9 | \$6,975,413.27 |
| Upper Makefield Township | Bucks | Pennsylvania | 9 | \$2,458,418.28 |
| Knowlton Township | Warren | New Jersey | 8 | \$1,093,497.66 |
| Forks Township | Northampton | Pennsylvania | 7 | \$1,837,927.65 |
| Whitemarsh Township | Montgomery | Pennsylvania | 7 | \$1,629,742.86 |
| Allentown City | Lehigh | Pennsylvania | 7 | \$1,256,931.20 |
| Philadelphia City | Philadelphia | Pennsylvania | 7 | \$959,433.67 |
| Cheltenham Township | Montgomery | Pennsylvania | 6 | \$2,185,412.36 |
| Solebury Township | Bucks | Pennsylvania | 5 | \$2,313,756.45 |
| Plumstead Township | Bucks | Pennsylvania | 5 | \$1,556,052.70 |
| Phillipsburg Town | Warren | New Jersey | 5 | \$1,354,896.54 |
| Upper Mt Bethel Township | Northampton | Pennsylvania | 5 | \$756,354.89 |
| Williams Township | Northampton | Pennsylvania | 5 | \$723,924.08 |
| East Stroudsburg Borough | Monroe | Pennsylvania | 5 | \$657,084.36 |
| Lower Southampton Township | Bucks | Pennsylvania | 5 | \$574,345.91 |
| Trappe Borough | Montgomery | Pennsylvania | 5 | \$524,881.50 |
| East Bradford Township | Chester | Pennsylvania | 5 | \$275,405.04 |
| Trenton City | Mercer | New Jersey | 4 | \$4,693,800.08 |
| Lower Township | Cape May | New Jersey | 4 | \$989,611.60 |
| Lower Moreland Township | Montgomery | Pennsylvania | 4 | \$550,018.12 |
| Upper Providence Township | Montgomery | Pennsylvania | 4 | \$457,706.96 |
| Bensalem Township | Bucks | Pennsylvania | 4 | \$455,074.93 |
| Abington Township | Montgomery | Pennsylvania | 4 | \$427,478.61 |
| Upper Moreland Township | Montgomery | Pennsylvania | 3 | \$943,570.24 |
| Upper Dublin Township | Montgomery | Pennsylvania | 3 | \$903,848.80 |
| Bristol Township | Bucks | Pennsylvania | 3 | \$631,699.07 |
| Lopatcong Township | Warren | New Jersey | 3 | \$514,078.07 |
| Bridgeton Township | Bucks | Pennsylvania | 3 | \$461,536.82 |
| West Goshen Township | Chester | Pennsylvania | 3 | \$316,580.50 |
| Upland Borough | Delaware | Pennsylvania | 3 | \$292,719.23 |
| Ewing Township | Mercer | New Jersey | 3 | \$164,563.93 |
| Phoenixville Borough | Chester | Pennsylvania | 3 | \$126,785.80 |
| West Chester Borough | Chester | Pennsylvania | 2 | \$2,430,042.82 |
| Bethlehem City | Northampton | Pennsylvania | 2 | \$929,228.56 |
| Collingdale Borough | Delaware | Pennsylvania | 2 | \$386,335.70 |
| Kingwood Township | Hunterdon | New Jersey | 2 | \$385,973.57 |
| Hamilton Township | Mercer | New Jersey | 2 | \$366,184.33 |
| Lower Merion Township | Montgomery | Pennsylvania | 2 | \$343,210.60 |

| | | | | |
|---------------------------|-------------|--------------|---|--------------|
| Northampton Township | Bucks | Pennsylvania | 2 | \$333,332.21 |
| Hazleton City | Luzerne | Pennsylvania | 2 | \$327,685.22 |
| Lower Mt Bethel Township | Northampton | Pennsylvania | 2 | \$298,944.97 |
| Lower Gwynedd Township | Montgomery | Pennsylvania | 2 | \$250,024.48 |
| Lower Makefield Township | Bucks | Pennsylvania | 2 | \$234,726.63 |
| Tinicum Township | Bucks | Pennsylvania | 2 | \$226,214.74 |
| Hulmeville Borough | Bucks | Pennsylvania | 2 | \$220,437.68 |
| Upper Darby Township | Delaware | Pennsylvania | 2 | \$210,727.72 |
| Rockland Township | Sullivan | New York | 2 | \$164,134.88 |
| Perkiomen Township | Montgomery | Pennsylvania | 2 | \$161,086.51 |
| Springfield Township | Montgomery | Pennsylvania | 2 | \$161,054.66 |
| Skippack Township | Montgomery | Pennsylvania | 2 | \$152,639.97 |
| Springfield Township | Delaware | Pennsylvania | 2 | \$149,243.99 |
| Pocopson Township | Chester | Pennsylvania | 2 | \$141,809.55 |
| Middletown Township | Delaware | Pennsylvania | 2 | \$87,692.87 |
| Kent County | Kent | Delaware | 2 | \$79,060.27 |
| Hancock Township | Delaware | New York | 2 | \$50,222.59 |
| Bridgeport Borough | Montgomery | Pennsylvania | 1 | \$813,523.47 |
| Conshohocken Borough | Montgomery | Pennsylvania | 1 | \$700,554.34 |
| Colchester Township | Delaware | New York | 1 | \$423,386.34 |
| Bedminster Township | Bucks | Pennsylvania | 1 | \$392,500.49 |
| Hatboro Borough | Montgomery | Pennsylvania | 1 | \$326,748.85 |
| East Coventry Township | Chester | Pennsylvania | 1 | \$300,126.46 |
| Blairstown Township | Warren | New Jersey | 1 | \$269,020.99 |
| Langhorne Borough | Bucks | Pennsylvania | 1 | \$268,886.20 |
| Durham Township | Bucks | Pennsylvania | 1 | \$260,332.12 |
| Morrisville Borough | Bucks | Pennsylvania | 1 | \$245,557.67 |
| Kutztown Borough | Berks | Pennsylvania | 1 | \$222,615.44 |
| Pohatcong Township | Warren | New Jersey | 1 | \$220,154.40 |
| New Hope Borough | Bucks | Pennsylvania | 1 | \$196,252.38 |
| Wilmington | New Castle | Delaware | 1 | \$194,310.43 |
| South Whitehall Township | Lehigh | Pennsylvania | 1 | \$152,538.41 |
| Elsmere | New Castle | Delaware | 1 | \$138,586.99 |
| Nockamixon Township | Bucks | Pennsylvania | 1 | \$137,855.25 |
| Lower Macungie Township | Lehigh | Pennsylvania | 1 | \$134,228.34 |
| Darby Borough | Delaware | Pennsylvania | 1 | \$129,676.50 |
| Delaware Township | Hunterdon | New Jersey | 1 | \$106,290.09 |
| Bangor Borough | Northampton | Pennsylvania | 1 | \$100,132.23 |
| Towamencin Township | Montgomery | Pennsylvania | 1 | \$99,066.02 |
| Lower Providence Township | Montgomery | Pennsylvania | 1 | \$86,677.96 |
| Dover | Kent | Delaware | 1 | \$85,989.53 |
| Southampton Township | Burlington | New Jersey | 1 | \$84,858.63 |
| Easton City | Northampton | Pennsylvania | 1 | \$83,848.11 |
| Holland Township | Hunterdon | New Jersey | 1 | \$83,252.23 |
| Wrightstown Township | Bucks | Pennsylvania | 1 | \$79,394.58 |
| West Rockhill Township | Bucks | Pennsylvania | 1 | \$75,674.80 |
| Maurice River Township | Cumberland | New Jersey | 1 | \$75,651.93 |
| Mount Holly Township | Burlington | New Jersey | 1 | \$64,684.05 |
| Eastampton Township | Burlington | New Jersey | 1 | \$62,699.53 |

| | | | | |
|-----------------------|----------|--------------|------------|---------------------|
| Washington Boro | Warren | New Jersey | 1 | \$58,036.07 |
| Chestnuthill Township | Monroe | Pennsylvania | 1 | \$57,431.42 |
| Smyrna | Kent | Delaware | 1 | \$57,117.01 |
| Cherry Hill Township | Camden | New Jersey | 1 | \$48,627.98 |
| Milford | Kent | Delaware | 1 | \$47,487.57 |
| Callicoon Township | Sullivan | New York | 1 | \$46,542.59 |
| Sussex County | Sussex | Delaware | 1 | \$45,690.74 |
| Muhlenberg Township | Berks | Pennsylvania | 1 | \$42,205.82 |
| Total | | | 309 | \$65,569,139 |

Note: Claims represented include closed claims for dates of loss listed 01/01/1978 - 12/31/2005.

Source: Federal Emergency Management Agency (FEMA).

Prepared by Delaware River Basin Commission, June 14, 2006.

Severe Repetitive Loss Properties

Detailed Account of Claims –
Ranked by the Sum of Total Payments for all Severe
Repetitive Loss Properties per Municipality

(A property is considered a severe repetitive loss property either when there are at least 4 losses each exceeding \$5000 or when there are 2 or more losses where the building payments exceed the property value. Losses from 01/01/1978 - 12/31/05 that are closed are considered.)

National Flood Insurance Program (NFIP)
Severe Repetitive Losses in the Delaware River Basin
(ranked by \$ amount)

| Municipality | County | State | Number of Severe Repetitive Properties | Total Payouts for Severe Repetitive Properties |
|----------------------------|---------------|--------------|---|---|
| New Castle County | New Castle | Delaware | 9 | \$6,975,413.27 |
| Trenton City | Mercer | New Jersey | 4 | \$4,693,800.08 |
| West Norriton Township | Montgomery | Pennsylvania | 27 | \$4,273,125.79 |
| Yardley Borough | Bucks | Pennsylvania | 20 | \$3,990,966.05 |
| Upper Makefield Township | Bucks | Pennsylvania | 9 | \$2,458,418.28 |
| West Chester Borough | Chester | Pennsylvania | 2 | \$2,430,042.82 |
| Solebury Township | Bucks | Pennsylvania | 5 | \$2,313,756.45 |
| Cheltenham Township | Montgomery | Pennsylvania | 6 | \$2,185,412.36 |
| Forks Township | Northampton | Pennsylvania | 7 | \$1,837,927.65 |
| Harmony Township | Warren | New Jersey | 10 | \$1,834,064.15 |
| Whitemarsh Township | Montgomery | Pennsylvania | 7 | \$1,629,742.86 |
| Plumstead Township | Bucks | Pennsylvania | 5 | \$1,556,052.70 |
| Phillipsburg Town | Warren | New Jersey | 5 | \$1,354,896.54 |
| Middletown Township | Bucks | Pennsylvania | 10 | \$1,300,203.76 |
| Allentown City | Lehigh | Pennsylvania | 7 | \$1,256,931.20 |
| Knowlton Township | Warren | New Jersey | 8 | \$1,093,497.66 |
| Lower Township | Cape May | New Jersey | 4 | \$989,611.60 |
| Philadelphia City | Philadelphia | Pennsylvania | 7 | \$959,433.67 |
| Upper Moreland Township | Montgomery | Pennsylvania | 3 | \$943,570.24 |
| Bethlehem City | Northampton | Pennsylvania | 2 | \$929,228.56 |
| Upper Dublin Township | Montgomery | Pennsylvania | 3 | \$903,848.80 |
| Bridgeport Borough | Montgomery | Pennsylvania | 1 | \$813,523.47 |
| Upper Mt Bethel Township | Northampton | Pennsylvania | 5 | \$756,354.89 |
| Williams Township | Northampton | Pennsylvania | 5 | \$723,924.08 |
| Conshohocken Borough | Montgomery | Pennsylvania | 1 | \$700,554.34 |
| East Stroudsburg Borough | Monroe | Pennsylvania | 5 | \$657,084.36 |
| Bristol Township | Bucks | Pennsylvania | 3 | \$631,699.07 |
| Lower Southampton Township | Bucks | Pennsylvania | 5 | \$574,345.91 |
| Lower Moreland Township | Montgomery | Pennsylvania | 4 | \$550,018.12 |
| Trappe Borough | Montgomery | Pennsylvania | 5 | \$524,881.50 |
| Lopatcong Township | Warren | New Jersey | 3 | \$514,078.07 |
| Bridgeton Township | Bucks | Pennsylvania | 3 | \$461,536.82 |
| Upper Providence Township | Montgomery | Pennsylvania | 4 | \$457,706.96 |
| Bensalem Township | Bucks | Pennsylvania | 4 | \$455,074.93 |
| Abington Township | Montgomery | Pennsylvania | 4 | \$427,478.61 |
| Colchester Township | Delaware | New York | 1 | \$423,386.34 |
| Bedminster Township | Bucks | Pennsylvania | 1 | \$392,500.49 |
| Collingdale Borough | Delaware | Pennsylvania | 2 | \$386,335.70 |
| Kingwood Township | Hunterdon | New Jersey | 2 | \$385,973.57 |
| Hamilton Township | Mercer | New Jersey | 2 | \$366,184.33 |

| | | | | |
|---------------------------|-------------|--------------|---|--------------|
| Lower Merion Township | Montgomery | Pennsylvania | 2 | \$343,210.60 |
| Northampton Township | Bucks | Pennsylvania | 2 | \$333,332.21 |
| Hazleton City | Luzerne | Pennsylvania | 2 | \$327,685.22 |
| Hatboro Borough | Montgomery | Pennsylvania | 1 | \$326,748.85 |
| West Goshen Township | Chester | Pennsylvania | 3 | \$316,580.50 |
| East Coventry Township | Chester | Pennsylvania | 1 | \$300,126.46 |
| Lower Mt Bethel Township | Northampton | Pennsylvania | 2 | \$298,944.97 |
| Upland Borough | Delaware | Pennsylvania | 3 | \$292,719.23 |
| East Bradford Township | Chester | Pennsylvania | 5 | \$275,405.04 |
| Blairstown Township | Warren | New Jersey | 1 | \$269,020.99 |
| Langhorne Borough | Bucks | Pennsylvania | 1 | \$268,886.20 |
| Durham Township | Bucks | Pennsylvania | 1 | \$260,332.12 |
| Lower Gwynedd Township | Montgomery | Pennsylvania | 2 | \$250,024.48 |
| Morrisville Borough | Bucks | Pennsylvania | 1 | \$245,557.67 |
| Lower Makefield Township | Bucks | Pennsylvania | 2 | \$234,726.63 |
| Tinicum Township | Bucks | Pennsylvania | 2 | \$226,214.74 |
| Kutztown Borough | Berks | Pennsylvania | 1 | \$222,615.44 |
| Hulmeville Borough | Bucks | Pennsylvania | 2 | \$220,437.68 |
| Pohatcong Township | Warren | New Jersey | 1 | \$220,154.40 |
| Upper Darby Township | Delaware | Pennsylvania | 2 | \$210,727.72 |
| New Hope Borough | Bucks | Pennsylvania | 1 | \$196,252.38 |
| Wilmington | New Castle | Delaware | 1 | \$194,310.43 |
| Ewing Township | Mercer | New Jersey | 3 | \$164,563.93 |
| Rockland Township | Sullivan | New York | 2 | \$164,134.88 |
| Perkiomen Township | Montgomery | Pennsylvania | 2 | \$161,086.51 |
| Springfield Township | Montgomery | Pennsylvania | 2 | \$161,054.66 |
| Skippack Township | Montgomery | Pennsylvania | 2 | \$152,639.97 |
| South Whitehall Township | Lehigh | Pennsylvania | 1 | \$152,538.41 |
| Springfield Township | Delaware | Pennsylvania | 2 | \$149,243.99 |
| Pocopson Township | Chester | Pennsylvania | 2 | \$141,809.55 |
| Elsmere | New Castle | Delaware | 1 | \$138,586.99 |
| Nockamixon Township | Bucks | Pennsylvania | 1 | \$137,855.25 |
| Lower Macungie Township | Lehigh | Pennsylvania | 1 | \$134,228.34 |
| Darby Borough | Delaware | Pennsylvania | 1 | \$129,676.50 |
| Phoenixville Borough | Chester | Pennsylvania | 3 | \$126,785.80 |
| Delaware Township | Hunterdon | New Jersey | 1 | \$106,290.09 |
| Bangor Borough | Northampton | Pennsylvania | 1 | \$100,132.23 |
| Towamencin Township | Montgomery | Pennsylvania | 1 | \$99,066.02 |
| Middletown Township | Delaware | Pennsylvania | 2 | \$87,692.87 |
| Lower Providence Township | Montgomery | Pennsylvania | 1 | \$86,677.96 |
| Dover | Kent | Delaware | 1 | \$85,989.53 |
| Southampton Township | Burlington | New Jersey | 1 | \$84,858.63 |
| Easton City | Northampton | Pennsylvania | 1 | \$83,848.11 |
| Holland Township | Hunterdon | New Jersey | 1 | \$83,252.23 |
| Wrightstown Township | Bucks | Pennsylvania | 1 | \$79,394.58 |
| Kent County | Kent | Delaware | 2 | \$79,060.27 |
| West Rockhill Township | Bucks | Pennsylvania | 1 | \$75,674.80 |

| | | | | |
|------------------------|------------|--------------|------------|---------------------|
| Maurice River Township | Cumberland | New Jersey | 1 | \$75,651.93 |
| Mount Holly Township | Burlington | New Jersey | 1 | \$64,684.05 |
| Eastampton Township | Burlington | New Jersey | 1 | \$62,699.53 |
| Washington Boro | Warren | New Jersey | 1 | \$58,036.07 |
| Chestnuthill Township | Monroe | Pennsylvania | 1 | \$57,431.42 |
| Smyrna | Kent | Delaware | 1 | \$57,117.01 |
| Hancock Township | Delaware | New York | 2 | \$50,222.59 |
| Cherry Hill Township | Camden | New Jersey | 1 | \$48,627.98 |
| Milford | Kent | Delaware | 1 | \$47,487.57 |
| Callicoon Township | Sullivan | New York | 1 | \$46,542.59 |
| Sussex County | Sussex | Delaware | 1 | \$45,690.74 |
| Muhlenberg Township | Berks | Pennsylvania | 1 | \$42,205.82 |
| Total | | | 309 | \$65,569,139 |

Note: Claims represented include closed claims for dates of loss listed 01/01/1978 - 12/31/2005.

Source: Federal Emergency Management Agency (FEMA).

Prepared by Delaware River Basin Commission, June 14, 2006.